As an business owner in the financial services field, it is important that I stay is contact with clients,  $\,$  To have the N.J. Do Not Call law prohibit that is a big hinderance. As well as having to keep extreme record keeping requirements. I would hope N.J. would follow as other states in just having the Federal Law on this matter.

I don't believe in cold calling, my wife and I have built our business on referal system from family, friends and clients...

They felt very good on what we do and wanted their friends to hear what we do to see if there is something we could help them with....